

BIBLIOGRAPHY

LIAMPO, ELEONOR D. MARCH 2006. Practices of Primary Cooperatives in Conducting Continuous Education of Members in Bakun, Benguet. Benguet State University. La Trinidad, Benguet.

Adviser: Evangeline B. Cungihan, MS

ABSTRACT

This study was conducted to know practices of primary cooperatives in conducting continuous education of members in Bakun, Benguet. Four cooperatives were studied namely: Bakun Farmers and Employees Consumers Cooperative, Bakun Central MPC, Bakun Livelihood MPC and Liwang MPC. There were 64 respondents from different cooperatives. 15 members plus the manager from each cooperative.

Data gathering was done through a survey questionnaire and were tabulated analyzed and interpreted using descriptive statistic such as frequency counts and percentage.

It was found that the cooperatives studied have policies regarding education and mentioned that they educate their members by sending them to attend trainings and seminars and by conducting training and seminars to them once a year.

Results showed that advanced bookkeeping and accounting workshop on coop tie-up is the training that was most attended by officers. Leadership training has the most number of times conducted by the cooperatives. In conducting trainings and seminars the problems were the lack of fund and members are not interested to the said training.

Based on the results, it is recommended that cooperative should maximize their education and training funds to be used in conducting training and seminars. And members must find time and be interested to trainings and seminars conducted by their cooperatives



TABLE OF CONTENTS

	Page
Bibliography	i
Abstract	i
Table of Contents	iii
INTRODUCTION	1
Rationale of the Study	1
Statement of the Problem	2
Objectives of the Study	3
Importance of the Study	4
Scope and Limitation of the Study	4
REVIEW OF LITERATURE	5
Definition of Education and Training	5
Importance of Training	5
METHODOLOGY	8
Locale and Time of the Study	8
Respondents of the Study	8
Data Collection	8
Data to be Gathered	8
Data Analysis	8
RESULTS AND DISCUSSION	9
Background of the Study	9

Practices of the Cooperatives in Educating their Members.	10
Percentage of Total Members that Attended Training.	13
Agencies and Organizations who Conducted Trainings and Seminars	14
Reasons for Conducting Continuous Education	15
Background Information of the Members.	16
Trainings and Seminars Attended by Members	18
Reasons of Members in Attending and not Attending trainings and Seminars.	19
Knowledge and Skills Learned from Trainings And Seminars	21
Problems of the Cooperatives on the Education of Members.	22
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS.	24
Summary.	24
Conclusions.	25
Recommendations.	26
LITERATURE CITED	27
SURVEY QUESTIONNAIRE	28

INTRODUCTION

Rationale of the Study

A cooperative is a group of persons who pooled their resources under the principle of equality and common understanding for mutual benefit. It exist not to make profits but to provide necessary services to its members. If there be surplus in operation then it should be equitably divided among members as patronage refund (Latigo, 2003).

There are many factors that can lead to the success of a cooperative. Many of these factors are found in the members like; their willingness to contribute to the capital of the cooperative, to cooperate and participate in every activity of the cooperative where there cooperation is needed, to patronize the business of the cooperative. The leaders contribute other factors of success. Cooperative leaders must be dedicated to the service of the cooperative, honest and trustworthy, willing to sacrifice self-interest over the interest of the cooperative, and they must treat the members fairly.

All these good qualities of a member and a leader will be developed among cooperative members and leaders through education. Education is a continuous process and good moral values are developed over a period of time as a person is educated continuously.

Continuous education and training contributes much for the social preparation of cooperative members. Proper knowledge and skills can be imparted to members through this process. As it was observed that in some cooperatives, the officers hold the position for so long a time because some members do not like to take their place for the reason that they do not have any knowledge about the operation of the cooperative. It is



therefore important that the different cooperatives must conduct seminar, training or educational forum continuously so that the members will be educated the cooperative way. In fact, one of the mandated practices of a cooperative is to conduct continuous education for members.

It is only when members are properly educated on the cooperative principles and practices that they will internalize the values of these principles. When they understand these principles they will cooperate and patronize the cooperative. They will also support the cooperative by investing their money, either as share capital or savings deposit, and participate in every project or undertaking of the cooperative.

In Bakun, there are 32 primary cooperatives organized and registered with the Cooperative Development Authority (CDA) as of June 30, 2005. Of these 32 cooperatives registered, one was already dissolved, 10 had cancelled registration and only 21 are actively operating. Since cooperative education is a very important factor in the success of a cooperative, it is therefore the intention of this study to find out if cooperatives in Bakun are providing the necessary education to their members and how are they doing it.

Statement of the Problem

The conduct of continuous education and training is an important part of the operations in a cooperative as it is stated in the principles and practices of a cooperative. Lack of cooperative education is one factor that contributes to the failure of cooperatives. This study will be conducted to answer the following questions:



1. Do primary cooperatives in Bakun have policies on conducting continuous education to their members?
2. What are the reasons of primary cooperatives in conducting training and seminar?
3. How do the cooperatives educate their members?
4. What are the kinds of trainings conducted and sponsored by the primary cooperatives in Bakun?
5. What trainings and seminars were attended by their members and officers in other cooperatives or institutions?
6. What were the agencies or organizations that assisted the cooperatives in conducting the trainings and seminars?
7. What are the problems of cooperatives related to cooperative education of members?

Objectives of the Study

The objectives of the study were the following:

1. To find out if the cooperatives have policies on continuous education of members;
2. To find out the reasons of cooperatives for conducting continuous education;
3. To find out how the cooperatives educate their members;
4. To identify the kinds of trainings and seminars conducted by the cooperatives;
5. To identify the kinds of trainings and seminars attended by members and officers outside the cooperative;



6. To identify the agencies or organizations that had been helping the cooperatives in conducting training and seminars; and
7. To identify the problems of cooperatives related to the conduct of cooperative education to their members.

Importance of the Study

This study tried to find out if the cooperatives have policies regarding the conduct of continuous education or lack of it, and the problems met by the cooperatives regarding the education of their members, then this would provide information to people helping cooperatives and specially the CDA on how they could help these cooperatives educate their members. It would also provide information on what trainings were conducted and what trainings are still lacking so that concerned organization can focus on these areas that are still not provided.

Scope and Limitation of the Study

The study would be concerned on the how the cooperative educate their members, their reasons for not conducting training or seminar, what organizations had been providing help in educating cooperative members and what problems were encountered by the cooperatives of Bakun regarding the education of their members.

The study included only four cooperative because these are the cooperatives that are near the residence of the researcher. The other operating cooperative in the municipality were not included due to time and financial constraints on the part of the researcher.



REVIEW OF LITERATURE

Definition of Education and Training

Education, in a very broad sense, includes both what people learn and how they learn it. The experience and knowledge they get from the process add up to the development of their faculties and skills, widen their outlook, train them to work harmoniously and effectively with their fellows, and inspire them to fulfill their responsibilities as men and women citizens (Banaira, I.A. and Baskinas, J.P.).

Training as defined in various related literature and book is a “set of activities designed to increase individual skills, knowledge and experience or change an individual’s behavior and attitudes”. It also attempts to improve the ability required by the job of cooperative employee and is immediately focused on skill. The principal purpose of training is to increase productivity or to improve job performance (Lingaling, 2002).

Importance of Training

Andrada (1996), found out that all types of cooperatives conducted PMES, bookkeeping, cooperative operation and management, trainers training, seminar on coop policy formulation and implementation, and leadership training.

Agustin (2000), mentioned that training had contributed in improving the management of cooperatives. Through training, officers became effective in doing their functions, employees became more efficient in their work and officers and members learn the cooperative principles and practices.



Balan-eg (1994), claimed that good training and development programs first result in the increased ability of an organization to attract and retain the best people. Good training and development not only motivates department employees to do outstanding works but also encourages them to be committed to and involved in work and in the organization.

Echanis and Rodriguez (1993) cited that trainings attempts to improve the ability required by the job of cooperative employees and is immediately focused on skills. The principal purpose of training is to increase productivity or to improve job performance.

Fajardo and Abella (1999) stated that continuous education and training for the officers and members of the cooperative is considered as the most important principle of cooperatives. Proper knowledge, skills, attitudes and values can be imparted to people through training and education. Cooperatives which neglected continuous education and training for its members and officers failed. It is for this reason that new cooperative development program of the government requires intensive trainings for members and officers of cooperatives.

Jayoma (1978) stressed the importance of education and training for cooperative members. Coop education leads to proper cooperative practices. Members must continuously learn to be able to participate better. Members attitudes are changed by education and training put into practice with the new attitude. He further stated that the education of cooperative members has no end, but it has a beginning. The starting point is the non-members, or more appropriately, potential members. Before people join in a cooperative, they must be properly oriented with its organization and functions and must know their duties, rights and responsibilities.



According to Mc Garth (1969) claimed that education and training are essential to the success of business undertaking in cooperatives. In fact, evidence is growing that if cooperatives are to thrive in highly competitive world, and at the same time maintain their democratic character, they must place increasing emphasis on education of members and training of personnel.



METHODOLOGY

Locale and Time of the Study

This study was conducted in Bakun, Benguet on January 2006.

Respondents of the Study

The respondents of the study were the managers of the different primary cooperatives in Bakun, Benguet. Fifteen members from each cooperative were also included as respondents.

Data Collection

Data collection was done through a prepared survey questionnaire. The questionnaire was distributed to the respondents and was retrieved by the researcher personally.

Data Analysis

The data gathered was summarized and analyzed based on the objectives of the study. Simple statistical tools like frequency and percentage were used to analyze the data.



RESULTS AND DISCUSSION

Background of the Cooperatives

There were four cooperatives included in this study. The background of the cooperatives were presented in Table 1. As to type of cooperatives, there were 3 or 75% that were multipurpose-agri type and one was consumer cooperative. Fifty percent of the cooperative had been operating for 16 – 20 years, and 25% for 10 – 15 years and the other 25% for 21 years and above.

Table 1. General information about the cooperatives

PARTICULAR	FREQUENCY	PERCENTAGE
a. Type of cooperative		
Consumer	1	25
Multipurpose- Agri	3	75
Total	4	100
b. Number of years in operation		
10 – 15	1	25
16 – 20	2	50
21 and above	1	25
Total	4	100



Practices of the Cooperatives in Educating
Their Members

When asked about their policies on education, the managers of the four cooperatives studied mentioned that they have a written policy and that is to require new members to attend the pre-membership education seminar prior to their acceptance as members. The other policies mentioned by one respondent each were: conduct of ownership education seminar to members, maximize the allocation for Continuous Education and Training Fund for training and education of members, and continuous loan counseling for delinquent borrowers (Table 2).

Table 2. Policies of the cooperative on education of members

POLICIES	FREQUENCY	PERCENTAGE
New members to attend PMES prior to acceptance	4	100
Conduct education and training to members	1	25
10% of the N.S. was allocated to the CETF and training of members	1	25
Conduct loan counseling for delinquent borrowers	1	25

The different cooperatives also conducted trainings and seminars in their own cooperative in order to educate their members about cooperative. The different kinds of seminar and trainings conducted are presented in Table 3.

It can be gleaned from the table that leadership training as well as policy formulation and implementation has the most number of times conducted followed by the entrepreneurial skills development training, ownership and membership seminar,



bookkeeping and accounting as well as financial management and auditing and internal control. For the past three years, ownership and membership seminar and Bookkeeping and accounting were conducted for a total of seven times by all the cooperatives. Coop operations and management was conducted once by two cooperatives while coop policy formulation and implementation for a total of ten times by all the cooperatives. The same is true with leadership training. Financial management and auditing and internal control were conducted for a total of four times each by 3 and 2 cooperative, respectively. Entrepreneurial skills development training was conducted by 3 cooperatives for a total of eight times for the past three years. As mentioned by all the managers, the cooperatives conducted education and training only once a year on the average.

The managers were also asked if they had been including educational during their general assembly but their responses were negative.

Table 3. Trainings and seminars conducted by the cooperatives and the number of times conducted for the last three years

TITLE	BCMPC	BFECC	LMPC	BALMPCO	TOTAL
Ownership and membership seminar	1	2	3	1	7
Coop operation and management	0	1	1	0	2
Coop policy formulation and implementation	3	3	2	2	10
Bookkeeping and accounting	3	2	0	2	7
Leadership training	2	3	3	1	10
Financial management	1	1	2	0	4
Entrepreneurial skills development training	3	2	0	3	8
Auditing and internal control	0	1	3	0	4



Another practice of the cooperatives in educating their members is to send them to trainings and seminars. Tables 4 and 5 present the different trainings and seminars and the number of officers and members, respectively, from the four cooperatives who attended the training. It was found out that advanced bookkeeping and accounting were most attended by officers and members. A total of 13 officers and 13 members from the four cooperatives attended this training. There were a total of 9 officers from two cooperatives and 10 members from three cooperatives who attended seminar workshop on cooperative tie-up. There was one officer and one member from each cooperative from two cooperatives that attended trainers training. For the leadership training, four officers and one member from one and the same cooperative attended it. It is surprising to note that four members from one cooperative attended the seminar on how to prepare annual report but no one among the officers attended it. For livelihood and entrepreneurship training, a total of four officer and 5 members from one and the same cooperative attended it. Advanced management training course was attended by a total of 3 officers from three cooperatives and 7 members from two cooperatives attended this training.

Table 4. Attendance of officers to trainings and seminars outside their cooperatives

TITLE	BCMPC	BFEC	LMPC	BALMPCO	TOTAL
Trainers Training	4	1	1	3	7
Strategic Planning	0	3	0	1	4
Financial management/Analysis	2	3	2	1	8
Advance Bookkeeping & acctg.	3	2	5	3	13
Workshop on Coop Tie-up	5	0	4	0	9
Advance mgt. training course	1	1	0	1	3
Livelihood & entrep. training	0	0	3	0	3
How to prepare annual report	0	0	0	0	0
Leadership training	0	4	0	0	4



Table 5. Attendance of members to trainings and seminars outside their cooperatives

TITLE	BCMPC	BFECC	LMPC	BALMPCO	TOTAL
Trainors Training	0	1	1	0	2
Strategic Planning	1	2	6	0	9
Financial management/Analysis	0	0	3	0	3
Advance Bookkeeping & acctg.	0	3	10	0	13
Workshop on Coop Tie-up	1	5	0	4	10
Advance mgt. training course	4	0	0	3	7
Livelihood & entrep. training	0	0	5	0	5
How to prepare annual report	0	0	4	0	4
Leadership training	0	3	0	0	3

Percentage of Total Members that Attended Trainings

Table 6 presents the percentage of members who attended training or seminar aside from PMES from the four cooperatives according to the estimate of the managers. Two cooperative managers answered that they have less than 10% of the total members who attended training while the other two managers mentioned that they have 10% - 20% of the total members who attended training and seminar aside from PMES. This finding reveals that very few of the members of the cooperatives were educated about cooperative operation.



Table 6. Percentage of members who attended trainings and seminars aside from PMES

PERCENT OF TOTAL MEMBERS	FREQUENCY	PERCENTAGE
Less than 10%	2	50
10% - 20%	2	50
More than 20%	0	0
Total	4	100

Agencies and Organizations who Conducted Trainings And Seminars

Table 7 presents the agencies/ organizations that conducted training and seminar which were attended by members and officers of the different cooperatives in Bakun, Benguet. There were three non-government organizations (NGOs) and two government agencies mentioned by the respondents that conducted trainings and seminars attended by their members and officers. These were Northern Luzon Cooperative Education Development Center (NORLU), Benguet Provincial Cooperative Union (BPCU), and Cordillera Administrative Region Cooperative Union (CARCU) for the NGOs and the Cooperative Development Authority (CDA) and the Municipal Agriculture Office (MAO) for the government agencies. Seventy five percent of the respondents mentioned CDA and NORLU, 50% mentioned BPCU, CARCU and BITO. Only 25% mentioned the Municipal Agriculture Office.



Table 7. Organizations and agencies that conducted trainings and seminars attended by the members and officers of the cooperatives

PERCENT OF TOTAL MEMBERS	FREQUENCY	PERCENTAGE
CDA	3	75
NORLU	3	75
BPCU	2	50
CARCU	2	50
BITO	2	50
MAO- Bakun	1	25

Reasons for Conducting Continuous Education

Table 8 presents the reasons of primary cooperatives in conducting continuous education of members. All or 100% of the primary cooperatives answered that as to PMES it is required for membership, and they also answered that they continue education to orient their members on the operation of cooperative and how it is managed and to educate members on other skills necessary in cooperative operation. One of the respondents mentioned that they conduct continuous education of members to update the members on the affairs of the cooperative.

Table 8. Reasons of primary cooperatives in conducting seminars

ITEM	FREQUENCY	PERCENTAGE
It is required for membership	4	100
To orient members on the operation of the cooperative and how it is being managed.	4	100
To educate members on other skills in coop operation	4	100
To update members on the affairs of the coop.	1	25



Background Information of the Members

Table 9 shows the information of the member-respondents as to age, year of membership to the cooperative, who motivated them to join in the coop, and attendance to the pre-membership education seminar (PMES).

Age. Out of 60 members interviewed, 12 (20%) belonged to the 20-30 age bracket, 27(45%) to the 31-40 years old; and 11 (18.33%) to the 41-50 age bracket. There were ten or 16.67% that belonged to the 51 and above age bracket. This finding shows that members of Liwang MPC were generally young.

Year of membership. Most of the respondents or 61.67% were members for 1-10 years and 13 or 21.67% for 11-20 years, and out of 60 respondents 16.67% were also members for 21-30 years.

Who motivated them to join the cooperative. Most (70%) of the respondents were motivated by their relatives to join the cooperative while 15% were motivated by their friends and 4 (6.67%) by their co-workers. There were 8.33% who mentioned that they voluntarily joined the cooperative.

Attendance to PMES. Out of 60 respondents, 75% of them attended PMES before becoming a member, 18.33% after becoming a member and 6.67% did not attend at all. The PMES was conducted by their cooperative as mentioned by the majority of the members. There were some that attended PMES conducted by other cooperatives.

The finding implies that their were members of the cooperative that did not undergo the PMES and they were accepted as members.

Topics discussed in the PMES. According to the members interviewed , the topics they discussed in the PMES were; the rights, privileges and responsibilities of members,



savings formation of cooperative members, programs and services of the cooperative, principles, practices and philosophy of cooperative, history of cooperative, benefits accruing to members and lastly the situational analysis (economic situation of members).

These topics were the common subjects cooperatives give to their members to let the members realize the important role that the cooperative play in development of society. The cooperative not only teach members to improve their economic wellbeing but also teach them important social values, especially cooperation among members or the “bayanihan” spirit.

Table 9. Background information about the respondents

ITEMS	FREQUENCY	PERCENTAGE
a. Age		
20-30	12	20
31-40	27	45
41-50	11	18.33
51 & Above	10	16.67
TOTAL	60	100
b. Years of membership		
1-10 years	37	61.67
11-20 years	13	21.67
21-30 years	10	16.67
TOTAL	60	100
c. Who motivated them to join		
Relative	42	70
Friends	9	15
Co-worker	4	6.67



Table 9. Continued...		
Others	5	8.33
TOTAL	60	100
d. Attendance to PMES		
Not at all	4	6.67
No, but attended after becoming a member	11	18.33
Yes	45	75
TOTAL	60	100
e. Who conducted PMES		
Our coop	53	88.33
Other coop	7	11.67
TOTAL	60	100

Trainings and Seminars Attended by Members

Table 10 presents the training and seminars which was attended by members of the different cooperatives for the past 3 years. It shows here that bookkeeping and accounting has the highest percentage of attendance with 28.33%, followed by the policy formulation with 26.67%, leadership training with 25%, livelihood entrepreneurship skills training with 23.33% and auditing and internal control with 13.33%. Both seminars on cooperative management and annual report preparation were attended by 10% of the respondents. The rest of the trainings and seminars were attended by only 1 or 2 of the respondents. This finding however shows that members of the cooperatives in Bakun were exposed to different trainings and seminars but it does not reflect if the attendance was distributed to the members. It can be gleaned from the earlier finding in Table 5 that less than 20% of the total members in the various cooperatives attended trainings and seminars.



Reasons of Members in Attending and not Attending trainings and Seminars

Table 11 presents the reasons of members in attending and not attending training and seminar. There were 65% of the respondents from the different cooperatives who mentioned that they attended trainings to learn skills and apply them to their cooperative. Thirty four respondents or 57% mentioned that they attended trainings to learn skills and apply them to their personal life. Findings also showed that 48% of the respondents attended training so that they will be familiarized on the operation of the cooperative and 40% of them also attended training because it is required for membership. Out of 60 respondents, 26 (43%) also answered that they attended training and seminar to learn from the experiences of other participants.

As to their reasons for attending training and seminar, 11 out of 60 respondents answered that they were not interested to training and seminar, 13 of them also mentioned that the venue is far from their home. There were also 18 respondents who mentioned that they did not attend training and seminar because they have no money for registration and transportation. Most (37%) of them answered that they have no time to attend training because some of them are municipal employees, and the others are busy working in the farm so they don't have available time to attend training and seminar.



Table 10. Trainings and seminars attended by members for the past 3 years

TRAININGS	FREQUENCY	PERCENTAGE
Policy	16	26.67
Bookkeeping and accounting	17	28.33
Leadership training	15	25
Auditing and internal control	8	13.38
Strategic planning	2	3.33
Vision, mission, goal formulation	5	8.33
Training needs identification	1	1.67
Financial management	4	6.67
Cooperative management	6	10
Credit and collection seminar	4	6.67
Conduct of business meetings	2	3.33
Livelihood and entrepreneur skills training	14	23.33
How to prepare annual report	6	10
Project proposal preparation	1	1.67

Table 11. Reasons of members for attending and not attending seminar

REASONS	FREQUENCY	PERCENTAGE
a. Reason for attending		
Requirement for membership	24	40
Requirement for borrowing	16	27
To be familiar with the coop's operation	29	48
To learn skill and apply them in the coop	39	65
To learn skill and apply them in my personal life	34	57
To visit other places	7	12



Table 11. Continued...

To learn from other participants	26	43
b. Reasons for not Attending		
Not interested	11	18
The venue is far from home	13	22
No money for registration and transportation	18	30
No time to attend training and seminar	22	37

Knowledge and Skills Learned from Trainings And Seminars

Table 12 presents the knowledge and skill learned by members from attending trainings and seminars. Fifty five percent of the members mentioned that through trainings and seminars, they gained knowledge on the role of cooperative in helping the poor, and knowledge on the organization and registration of cooperatives. They also mentioned that they were able to know the principles, practices and philosophies of a cooperative, they learned how to conduct a meeting, bookkeeping and auditing knowledge and that they are able to prepare financial statements of the cooperative. They also learned how to use modern equipments like the computer and the overhead projector.



Table 12. Knowledge and skills learned by members from trainings and seminars

KNOWLEDGE/SKILLS	FREQUENCY	PERCENTAGE
How cooperatives help the poor	33	55
Principles, practices and philosophies of coop	31	52
Knowledge on how to organize & register a coop	33	55
Conduct of meeting	22	37
Bookkeeping and auditing of coop books	27	45
Use of computer, overhead projector and other eqpt.	3	5

Problems of the Cooperatives on the Education of Members

Table 13 presents the problems met by the different cooperative in Bakun regarding the education of their members. Three or 75% of the cooperatives mentioned the lack of fund as hindrance in educating their members. Due to lack of funds, they could not send many of their members to attend trainings and seminars. However, 50% mentioned that members are not interested in attending seminar. Twenty five percent each mentioned that members are lazy to attend seminars even though it is conducted by their cooperative, lack of time of members to attend seminar, and lack of participation of members in seminars and trainings.



Table 13. Problems of the cooperatives regarding the conduct of training and seminar

PROBLEMS	FREQUENCY	PERCENTAGE
Lack of fund	3	75
Members are not interested	2	50
Lack of time of members	1	25
Members are lazy	1	25
Lack of participation of members	1	25



SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

The study covered 4 primary cooperatives in Bakun, Benguet namely: Bakun Farmers and Employees Consumers Cooperative (BFFCC), Bakun Livelihood Multi-purpose Cooperative (BALMPCO), Bakun Central Multi-purpose Cooperative (BCMPC) and Liwang MPC. This study aimed to know the practices of primary cooperatives in Bakun in conducting continuous education of their members.

A survey questionnaire was used to gather relevant data and information needed in this study. The data was tabulated, analyzed and interpreted using descriptive statistics like frequency counts and percentage. There were 60 respondents drawn from the said cooperatives plus 4 managers of the cooperatives.

All the respondents mentioned that they have policies regarding the education of their members.

In order to educate their members, the different cooperatives conducted training and seminar in their own cooperative once a year. Policy formulation and implementation and leadership training had the most number of times conducted. Aside from the leaders in the cooperative, the cooperatives invited resource persons from NORLU, BPCU, CARCU, and CDA. Another practice of the different cooperatives in educating their members is by sending them to attend training and seminars. Advanced bookkeeping and accounting was the topic that was attended by most officers and members followed by workshop on coop tie-up.



The findings also showed that most of the members acquired knowledge on the role of the cooperative in helping the poor and on the organization and registration of cooperative from the trainings and seminars that they attended.

The problems of the cooperatives regarding the conduct of training and seminar were the lack of fund, and members are not interested in attending training and seminar.

Conclusions

Based on the findings of the study, the following conclusions were derived:

1. Most of the members did not voluntarily join the cooperatives but were convinced by their relatives to join,
2. Majority of the cooperatives have policies regarding the education of their members,
3. Majority of the cooperatives were conducting training and seminar once a year. The most common seminar conducted were in policy formulation and implementation, and leadership training,
4. The different cooperatives invited resource persons from BPCU, NORLU, CARCU, and CDA,
5. The training most attended by officers and members were on advanced bookkeeping and accounting, and workshop on cooperative tie-up.
6. The number one problem of the cooperatives in conducting training were lack of fund and members were not interested to attend training and seminar.
7. The education and trainings conducted by cooperatives and attended by members were not sufficient because these trainings were conducted for so many times.



8. Members were the ones attending trainings on how to prepare annual report which were suppose to be for the officers.

Recommendations

1. Pre-membership education seminar should be strictly implemented as pre-requisite for membership
2. The cooperatives should not conduct the same training for so many times and instead conduct another several other types of training and seminars for the members to learn more knowledge and skills,
3. The cooperatives should allocate more of their funds for the education of their members,
4. Members should sacrifice a part of their time to attend seminars because it is through seminars and trainings that members know more about the cooperative, and
5. Values education should be included in their trainings of the primary cooperatives.
6. Officers must be the one to attend trainings on how to prepare annual reports and not the members.



LITERATURE CITED

- AGUSTIN, M.L. 2000. Perceived Effects of Training on the Performance of Cooperatives in Kibungan, Benguet. B.S. Thesis Benguet State University, La Trinidad, Benguet. P. 16.
- ANDRADA, E.Y. 1996. Perceived effects of training on the performance of cooperatives in Kibungan, Benguet. B.S. Thesis. Benguet State University, La Trinidad, Benguet. P.8.
- BACOD, L.D. 2004. Profile of primary cooperatives in Kabayan, Benguet. B.S. Thesis. Benguet State University, La Trinidad, Benguet. P. 10.
- BALAN-EG, H.D. 1994. Human resources training and development of public works and highways. Cordillera Administrative Region. MS Thesis. Baguio Central University, Baguio City. P. 5.
- BANAIRA, I.A., J.P. BASKINAS, and A.E. DON. 1994. Pre-membership education seminar Revised Edition. Landbank Cooperative Development Foundation Inc. Makati City. Pp. 71-73.
- ECHANIS, E.S. and R.A. RODRIGUEZ. 1993. Fundamentals of Management. Mandaluyong, Manila: Diwata Publishing, Inc. Pp. 258, 265.
- FAJARDO, F.R and ABELLA, F.D. 1999. Cooperatives 4th ed. Manila: Rex Bookstore. Pp. 18 – 19.
- JAYOMA, B.A. 1978. What to Know About Credit Cooperative, a Manual. Phil. Federation of Credit Cooperatives, Inc. FFCCI Supply and Publications Services. Sta. Mesa, Metro Manila. P. 118.
- Mc GARTH, M.J. 1969. Guidelines for Cooperatives in Developing Economics. U.S.A. International Cooperative Training Center, University of Wisconsin. P. 309.
- LINGALING, ELIZABETH L. Assessment of Human Resources of Primary Cooperatives in La Trinidad, Benguet. B.S. Thesis, Benguet State University, La Trinidad, Benguet, P.7.



SURVEY QUESTIONNAIRE
FOR THE MANAGERS

I. GENERAL INFORMATION

Name of cooperative _____

Address: _____

Type of cooperative: _____

Number of years in operation: _____

Area of operation: _____

II. EDUCATION AND TRAINING CONDUCT AND ATTENDED

1. Do you have written policies regarding the conduct of continuous education for your members? () yes () no

2. If yes, what are your policies? _____

3. If no, why? _____

4. What are your reasons for-conducting education and training activities?

() it is required for membership

() to orient members on the operation of cooperative and how it is being managed

() to educate them on other skills necessary in coop operation

() others (pls. Specify) _____

5. Are you sending your members to attend training and seminar ? () yes () no

6. If no, why?



they are not interested to attend training

lack of fund

don't know where to send them

interested but no time to attend training

others (specify) _____

7. If yes, why?

to help them understand their duties and responsibilities

for advance training

to motivate them to participate in coop activities

to prepare them to become leaders in the future

others (specify) _____

8. Do you give equal chances for every members to attend training and seminar?

yes no, why? _____

9. How many percent of your members attended seminar or training aside from the PMES?

less than 10 %

10 % - 20%

21 – 30%

31 – 40%

41 – 50%

more than 50%

10. What are the seminar or training conducted by your cooperative and how many time have you conducted it for the past 3 years?



- () Ownership and membership seminar _____
- () Coop operation and management _____
- () Coop policy formulation & implementation _____
- () Bookkeeping and accounting _____
- () leadership training _____
- () financial management _____
- () entrepreneurial skills development training _____
- () auditing and internal control _____
- () others, specify _____

11. what are the training and seminars attended by your members and officers outside your coop for the past 3 years? How many attended?

	Number that attended	
	Officers	Members
Trainers training		
Strategic planning		
Financial management /financial analysis		
Advance bookkeeping and accounting		
Seminar workshop on coop-tie- up		
Advance management training coursed		
Others _____		



12. who served as resource person when you conducted training?

- invited resource persons from other coops
- our leaders in the cooperative
- persons from the CDA
- from Norlu
- from CDA
- from BPCU
- from CARCU
- other, specify _____

13. How often do you conduct education and training activities

- quarterly twice a year once a year monthly

14. Who conducted the trainings/seminar attended by your members/officers?

- CDA NORLU BPCU CARCU
- others, specify _____

15. Do you incorporate educational forum during your general assembly?

- yes no

16. How else do you educate your members? _____

17. What are the problems of your coop regarding the conduct of training and seminar?



SURVEY QUESTIONNAIRE FOR MEMBERS

I. General Information

1. Name: _____ Age _____
2. Name of Cooperative _____
3. Position in the cooperative: _____

II. Education and Training Information

1. How long have you been a member of the cooperative? _____
2. Who motivated you to join the cooperative?
 - relative friends co-worker
 - others; please specify _____
3. Have you attended the pre-membership education before you became a member?
 - Not at all no but attended after I became a member
 - yes
4. If yes, who conducted it? our coop other coops (specify) _____
5. What are the topics discussed in the PMES?
 - Situational analysis (economic situation of members)
 - history of cooperative
 - principles, practices and philosophy of cooperative
 - rights, privileges, and responsibilities of members
 - savings formation of cooperative members
 - benefits accruing to members: patronage refund and dividend
 - programs and services of the cooperative
 - others (please specify) _____



6. Have you attended any training/ seminar or educational forum for the last three years?

() yes () no; if no why? _____

If yes, what are these trainings and seminars, please specify from the list below:

Trainings	Specify who conducted or sponsor the training/seminar/educ. forum	How many times?
Policy formulation		
Bookkeeping and accounting		
Leadership training		
Trainors training		
Auditing and internal control measures		
Strategic planning		
Vision, mission, goal formulation		
Training needs identification		
Financial management		
Cooperative management		
Credit and collection seminar		
Conduct of business meeting		
Livelihood and entrepreneurship skills training		
Advance management course		
How to prepare annual report		
Project proposal preparation		
Others(please specify)		



8. What are your reasons for attending trainings and seminars?

- it is a requirement for membership
- it is a requirement for borrowing
- to be familiarized on the operation of the cooperative
- to learn skills and apply them in the cooperative
- to learn skills and apply them in my personal life.
- to visit other places
- to learn from other participants
- other (please specify) _____

9. what are your reasons for not attending

- Not interested
- the venue is far from home
- no money for registration and transportation
- no time to attend training and seminar
- others (specify) _____

10. What skill and knowledge have you learned from trainings and seminars?

- knowledge on the role of cooperatives in helping the poor
- knowledge on the principles, practices, and philosophy of a cooperative
- knowledge on the organization and registration of cooperatives
- knowledge on the conduct of meeting (parliamentary procedure)
- bookkeeping , auditing and financial statement preparation
- skills on the use of computer, overhead projector and other equipment not familiar to me before

